



TERMS AND CONDITIONS FOR COURSES, ASSESSMENTS AND PAID CONTENT

BACKGROUND:

These Terms and Conditions and any and all other documents referred to in these Terms and Conditions set out the legal basis on which Paid Content, accessed via Courses and Assessments are sold by Us to Consumers through our websites, www.mastersaddlers.co.uk and www.mastersaddlers-training.co.uk ("Our Sites"). Please read these Terms and Conditions carefully and ensure that You understand them before purchasing a Course or Assessment.

If You have any queries about anything in these Terms and Conditions please contact Us to discuss.

When setting up an Account before purchasing any Course or Assessment, You must indicate that You have read, accepted, and agreed to comply with and be bound by these Terms and Conditions. If You do not, You will not be able to purchase an Assessment, Course or access Paid Content through Our Sites.

All of the information that We give to You will be part of the terms of Our Contract with You as a Consumer, whether it is information that We:

- (i) are required by law to give to You before You order a Course or Assessment; or
- (ii) voluntarily give to You and You rely on it either when deciding to order a Course or Assessment, or when, subsequently, You make any decision about the Course or Assessment.

We give You some of that information before You order a Course or Assessment and some is set out in these Terms and Conditions which you must read and accept before you complete your purchase.

Paid Content is intended for access and use only by the person named in the booking and that person must be aged 18 or over. Only a person of that age can set up an Account and purchase a Course or Assessment.

These Terms and Conditions apply only to the sale of Assessments, Courses, Paid Content, and Practical Modules; the terms governing use of Our Sites are separate and are set out on Our Sites under the heading "Website Terms of Use". Where we refer in these terms and Conditions the term "Course" includes an Assessment, as detailed further in the definitions below.

1. Definitions and Interpretation

- 1.1 Unless otherwise defined in these Terms and Conditions, the following terms have the following meanings throughout the Terms and Conditions:

"Account"	means an account required for a user to access and/or use certain areas of Our Site, referred to in sub-Clause 6.1;
"Assessment"	means a formal examination of an individual's skills and knowledge carried out by Our assessors in any format including but not limited to in person, practical, written or online
"Cohort"	Means a specific intake or group of learners enrolled on the same Course and following the same schedule of learning, assessment and practical modules.



“Consumer”	means an individual who purchases any Course comprising any Paid Content and/or Practical Module which is to be received or used for their personal use;
“Content”	means any and all text, images, audio, video, scripts, code, software, databases and any other form of information capable of being stored on a computer that appears on, or forms part of, Our Site and/or any content in whatever format forming part of, or disclosed or used in connection with, any Course whether in person, online or otherwise;
“Contract”	means a contract between Us and You for the purchase of any Course for You to access any Paid Content and/or Practical Module, as explained in Clause 6;
“Course”	means a Course available on Our Sites purchased by You which provides You with the entitlement and access to Paid Content and/or a Practical Module, or entitles you to an Assessment. We will give You information about the times and dates or periods of access to the Course before You purchase the Course as to which, see sub-Clause 6.4.6);
“Course ID”	means the reference for Your Course;
“Course Confirmation”	means Our acceptance and confirmation of Your purchase of a Course which we will usually send to you by email;
“Hybrid Course”	means a Course which comprises both Paid Content and one or more Practical Modules;
“Paid Content”	means any online Content (including text, graphics, images, audio, and video) comprising any session of tuition, instruction, teaching, coaching, training, or mentoring, or any Content, items or other materials or information to which We offer access only upon payment for the relevant Course to which it relates. Paid Content will be more fully described in other information that We give or make available to You before You order a Course;
“Practical Module”	means any tuition, instruction, training, teaching, assessment or mentoring session carried out in person at a Venue;
“Trainer”	means the lecturer, trainer, tutor, mentor, or other individual engaged by Us who presents Paid Content and/or a Practical Module and/or who interacts with You online during any session of Paid Content;
“Venue”	means any premises or location where We deliver any Practical Module to You;
“We/Us/Our”	means The Society of Master Saddlers (U.K.) Ltd, a company registered in England under 00894299, whose registered address is Office 26, Rural Innovation Centre, Stoneleigh Park, Kenilworth, Warwickshire, CV8 2LG and whose main trading address is Office 26, Rural Innovation Centre, Stoneleigh Park, Kenilworth, Warwickshire, CV8 2LG; and



2. Information About Us

- 2.1 Our Sites, www.mastersaddlers.co.uk and www.mastersaddlers-training.co.uk are owned and operated by The Society of Master Saddlers (U.K.) Ltd, a limited company registered in England under 00894299, whose registered and main trading address is:

The Society of Master Saddlers (U.K.) Ltd
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG.

- 2.2 Our VAT number is GB237502868.

3. Contacting Us

- 3.1 If You wish to contact Us with general questions or matters relating to Your Account (www.mastersaddlers.co.uk), You may contact Us (the Office) by:

Telephone: 01449711642,
Email: enquiries@mastersaddlers.co.uk,
Post: The Society of Master Saddlers (U.K.) Ltd,
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG.

- 3.2 For matters relating to Your Account (www.mastersaddlers-training.co.uk), Courses, or Cancellations, please contact Us (the Training Administrator) by:

Telephone: 07717617752
Email: training@mastersaddlers.co.uk,
Post: The Society of Master Saddlers (U.K.) Ltd,
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG.

- 3.3 To make a complaint, see Clause 16.

4. Age Restriction and Consumers only

Only if a person is at least 18 years of age and a Consumer may they set up an Account or purchase a Course through Our Sites and access Paid Content.

5. Pricing and Availability

- 5.1 We make all reasonable efforts to ensure that all descriptions of Courses,



whether Paid Content, Practical Modules, or a combination of both, that are available from Us materially correspond to the actual Course that You will receive and please see clause 5.6 below for further information on Course content.

- 5.2 Please note that sub-Clause 5.1 does not exclude Our responsibility for mistakes due to negligence on Our part and refers only to minor discrepancies between the Course and the descriptions of it. Please refer to Clause 11 if Your Course is incorrect.
- 5.3 The pricing information shown is the fee per person per Course. Course Content is made available to that one person and You agree not to share it with any other persons.
- 5.4 We make all reasonable efforts to ensure that all prices shown on Our Sites are correct at the time of going online. All pricing information is reviewed and updated every 6 months. Changes in price will not affect any order for a Course that You have already placed or that You have already purchased but will apply to any new Course purchase (please note sub-Clause 5.9 regarding VAT, however).
- 5.5 In the unlikely event that We have shown incorrect pricing information, We will contact You in writing to inform You of the mistake. If the correct price is lower than that shown when You made Your order, We will simply charge You the lower amount and continue processing Your order. If the correct price is higher, We will give You the option to purchase the Course at the correct price or to cancel Your order. We will not proceed with processing Your order in this case until You respond. If We do not receive a response from You within 14 days, We will treat Your order as cancelled and notify You of this in writing.
- 5.6 Changes may occasionally be made to certain Courses, Paid Content or Practical Modules, for example, to reflect changes in relevant laws and regulatory requirements or to address technical or security issues. These changes will not alter the main characteristics of the Course and any Paid Content and/or Practical Module will continue to match Our description of the Course as provided to You prior to purchase. Please note that this does not prevent Us from enhancing the Paid Content and/or Practical Module, thereby going beyond the original description.
- 5.7 Where possible, We will inform You of any change to the Course at least 14 days before the change is due to take effect. If We discover an error in the description of Your Course after Your order is processed, We will inform You immediately and make all reasonable efforts to correct the error. You may, however, have the right to cancel the Contract if this happens. If We inform You of such an error and You do wish to cancel the Contract, please refer to sub-Clause 13.
- 5.8 Very occasionally it may be necessary to change the location of an advertised Venue for a Practical Module or Hybrid Course, for example when a Venue is no longer available to Us. In this case, if Your order has been processed, We will notify you immediately. If the Course is a stand-alone Practical Module You will be offered the alternative Venue or You may have the right to Cancel. In the case of a Hybrid Course, You will be offered an alternative Venue.
- 5.9 All prices on Our Sites include VAT. If the VAT rate changes between Your order being placed and Us taking payment, the amount of VAT payable will be automatically adjusted when taking payment.



6. Purchases – How Contracts Are Formed

- 6.1 Upon joining The Society of Master Saddlers (U.K.) Ltd as a Member You will be provided with an Account for Our Site (www.mastersaddlers.co.uk). Our Site (www.mastersaddlers-training.co.uk) will guide You through the process of setting up Your Account (Please also see Website Terms of Use for further information). Our Sites will guide you through the process of purchasing a Course and/or a Practical Module. Before completing Your purchase, You will be given the opportunity to review and amend Your order. Please ensure that You have checked all details carefully before submitting it.
- 6.2 If, during the purchase process, You provide Us with incorrect or incomplete information (including any incorrect or incomplete information about You or the type of Course that You require), please contact Us as soon as possible. If We are unable to process Your order due to incorrect or incomplete information, We will contact You to ask You to correct it. If You do not give Us accurate or complete information within a reasonable time of Our request, We will cancel Your order and treat the Contract as being at an end. We will not be responsible for any delay in the availability of a Course that results from You providing incorrect or incomplete information.
- 6.3 No part of Our Sites constitutes a contractual offer capable of acceptance. Your order to purchase a Course constitutes a contractual offer that We may, at Our sole discretion, accept. Our acceptance is indicated by Us sending You a Course Confirmation by email. Only once We have sent You a Course Confirmation will there be a legally binding Contract between Us and You.
- 6.4 Course Confirmations shall contain the following information:
- 6.4.1 Your Course ID;
 - 6.4.2 Confirmation of the Course ordered, including full details of the main characteristics of the Course and Paid Content available as part of it;
 - 6.4.3 Fully itemised pricing for Your Course, including, where appropriate, taxes and other additional charges;
 - 6.4.4 The duration of Your Course (including the start date and the completion date);
 - 6.4.5 Confirmation of Your acknowledgement that the Paid Content may be made available to You immediately and that You will lose Your legal right to change Your mind and cancel upon accessing the Paid Content as detailed below in sub-Clause 13.1; and
 - 6.4.6 In relation to any video (live or recorded) event, item, series, collection or type/s of events or items constituting the Paid Content, the time/date when or period during which it can be accessed;
- 6.5 In the unlikely event that We do not accept or cannot fulfil Your order for any reason, We will explain why in writing. If We have taken payment, it will be refunded to You in full as soon as possible and, in any event, within 14 days.
- 6.6 You have a legal right to a “cooling off” period within which you can cancel the Contract for any reason. This period begins once your Order is accepted and We have sent you an Order Confirmation, i.e. when the Contract between you and Us is formed. The period ends at the end of 14 calendar days after that date or in some cases, earlier, as detailed in 6.4.5: please see Clause 13 for more information.



7. Payment for Courses

- 7.1 Payment for each Course or Practical Module must always be made in advance in full. Your chosen payment method will be charged when We process Your order and send You a Course Confirmation (this usually occurs immediately and You will be shown a message confirming Your payment).
- 7.2 We accept the following methods of payment on Our Sites via Stripe or Paypal:
- 7.2.1 Debit Card;
 - 7.2.2 Credit Card;
 - 7.2.3 Apple Pay;
 - 7.2.4 Link.
- In certain circumstances, We may accept Direct Bank Transfer as a method of payment.
- 7.3 If You do not make any payment due to Us on time, We may suspend Your access to your Account, the Course, the Practical Module and the Paid Content. For more information, please refer to sub-Clause 8.6. If You do not make payment within 7 days of Our reminder, We may cancel the Contract. Any outstanding sums due to Us will remain due and payable.
- 7.4 If You believe that we have charged You an incorrect amount, please let Us know as soon as reasonably possible at training@mastersaddlers.co.uk.

8. Provision of Courses

- 8.1 We undertake to make available to You the Course, Practical Module or Paid Content for which You have received a Course Confirmation, but if You choose not to access, make any permitted use of some or all of that Course or, for any reason not attributable to Us, You are unable to do so, You will not usually be entitled to any refund.
- 8.2 Your Course will be available to You, in accordance with sub-Clause 6.4.6, from when We send You a Course Confirmation for the duration of Your Course or until You end the Contract, and subject to the following:
- 8.2.1 An item of Paid Content requested will be available when stated in the information that We provide about it before You place Your order, either
 - a) if it is a livestream item, the time and date when it is scheduled to be available and to start; or
 - b) if it is a pre-recorded or other non-livestreamed item or Course, the period within which it is or will be available for access.
 - 8.2.2 If an item of Paid Content is a livestream item, We will use reasonable endeavours to make it available and start it at the time it is scheduled to start, but the start may be delayed either by overrun of a previous livestream item (such being made available by Us to You and/or to others) or by other circumstances. Any such delay will not normally exceed 15 minutes.
 - 8.2.3 Any Practical Modules will be available at the time and date stated in the information that We provide before You place Your order.



- 8.3 When You place an order for a Hybrid or Paid Content only Course, You acknowledge that You wish Paid Content to be made available to You to access immediately. You also acknowledge that by accessing (e.g. downloading or viewing) any Paid Content, You will lose Your legal right to cancel if You change Your mind (the “cooling-off period”). Please see sub-Clause 13.1 for more information.
- 8.4 In some limited circumstances, We may need to suspend the provision of Paid Content (in full or in part) for one or more of the following reasons:
- 8.4.1 To fix technical problems or to make necessary minor technical changes;
 - 8.4.2 To update the Paid Content to comply with relevant changes in the law or other regulatory requirements;
 - 8.4.3 To make more significant changes to the Paid Content, as described above in sub-Clause 5.5.
- 8.5 If We need to suspend availability of the Paid Content for any of the reasons set out in sub-Clause 8.4, We will inform You in advance of the suspension and explain why it is necessary (unless We need to suspend availability for urgent or emergency reasons such as a dangerous problem with the Paid Content, in which case We will inform You as soon as reasonably possible after suspension). If the suspension lasts (or We tell You that it is going to last) for more than one calendar month, You may end the Contract as described below in sub-Clause 13.5.
- 8.6 We may suspend access to Our Sites, the Course and Paid Content if We do not receive payment on time from You. We will inform You of the non-payment on the due date, however if You do not make payment within 7 days of Our notice, We may cancel the Contract. If We do suspend provision of the Paid Content, or cancel the Contract We will inform You immediately.

9. Licence

- 9.1 All Content, including Paid Content included on Our Sites and the copyright and other intellectual property rights subsisting in that Content, unless specifically labelled otherwise, belongs to or has been licensed to Us. All Content is protected by applicable United Kingdom and international intellectual property laws and treaties.
- 9.2 When You purchase a Course, We will grant You a limited, non-exclusive, non-transferable, non-sublicensable licence for You to access, participate in and use the relevant Paid Content for Your personal, non-commercial purposes. The licence granted does not give You any rights in Our Paid Content (including any material that We may licence from third parties) and you may not display, copy, distribute, sell or otherwise use any of our Content for any purpose whatsoever.
- 9.3 The licence granted under sub-Clause 9.2 is subject to the following usage restrictions and/or permissions:
- 9.3.1 You may access, view and use Our Sites in a web browser (including any web browsing capability built into other types of software or app); Download any Content where We have provided a link enabling you to do so and Download Our Sites (or any part of it) for caching;



- 9.3.2 You may not copy, rent, sell, publish, republish, share, broadcast or otherwise transmit the Paid Content (or any part of it) or make it available to the public; and
- 9.3.3 When You use a two-way livestream facility to access a Paid Content item or event You must not communicate or make accessible to any other person anything (by voice, text, image or otherwise) except for a query about or contribution to that item or event which is proper having regard to the content of it.
- 9.4 You acknowledge that any other use of any Course materials and Content is strictly prohibited and you agree not to (and agree not to assist or facilitate any third party to) copy, reproduce, transmit, publish, display, distribute, commercially exploit or create derivative works or such material and content.

10. Acceptable Use

- 10.1 Upon purchase of a Practical Module or Hybrid Course, You agree to abide by Our Acceptable Use Policy relating to the use of any of Our facilities or Venues.
- 10.2 The use of Our facilities or Venues is subject to the following:
 - 10.2.1 You agree to abide by all rules and requirements in place at the relevant Venue and all instructions given by Venue staff in relation to health and safety, fire procedures and otherwise;
 - 10.2.2 You agree to comply with all applicable legal requirements in place at the Venue at all times;
 - 10.2.3 Our facilities or Venues must not be used to locate, display or transmit any material which is illegal or offensive;
 - 10.2.4 You must not use, download or install any software or data onto any computing equipment owned or supplied by Us without Our permission;
 - 10.2.5 Our Venues are strictly non-smoking or vaping;
 - 10.2.6 We reserve the right to refuse access to our facilities or Venues where there is reason to believe that a person is in breach of these conditions or where a person is found to have or be using threatening, bullying, harassing or disruptive behaviour. We will not be liable for any losses or expenses (including Course fees and any consequential damages) incurred by You which arise from such a matter.
 - 10.2.7 We accept no responsibility for any loss or damage caused to any vehicle, equipment, personal effects or other property you bring to any Venue unless caused by our negligence or breach of contract.
 - 10.2.8 We accept no responsibility for any personal injuries arising out of or in connection with the use of or attendance at any Venue, however caused, except for any personal injury caused by Our own negligence.

11. Problems with the Course

- 11.1 We undertake to provide Courses, Practical Modules and Paid Content with reasonable care and skill. If any of Our Courses do not comply or We do not so act, please contact Us as soon as reasonably possible to inform Us of the problem.



- 11.2 Please note that We will not be liable under this Clause 11 if We informed You of the fault(s) or other problems with particular Paid Content before You accessed it and it is that same issue that has now caused the problem (for example, if the Paid Content in question is an alpha or beta version and We have warned You that it may contain faults that could harm Your device or other content), if You have purchased the Paid Content for an unsuitable purpose that is neither obvious nor made known to Us and the problem has resulted from Your use of the Paid Content for that purpose; or if the problem is the result of misuse or intentional or careless damage.
- 11.3 If there is a problem with any Paid Content on Our Site www.mastersaddlers-training.co.uk, please contact Us at training@mastersaddlers.co.uk to inform the Training Administrator of the problem. If there is a problem with any Paid Content on Our Site www.mastersaddlers.co.uk please contact Us at enquiries@mastersaddlers.co.uk Tel: 01449 711642 to inform the Office of the problem.
- 11.4 For further information on Your rights as a consumer, please contact Your local Citizens' Advice Bureau or Trading Standards Office.

12. Deferrals, Extensions and Course Progression

- 12.1 The Society may, in its sole discretion, permit a learner to defer their place on a Course to a later Cohort where exceptional circumstances apply.
- 12.2 Any request for deferral must be submitted in writing to the Society as soon as reasonably practicable and must be supported by such evidence as the Society may reasonably require.
- 12.3 Deferrals are not guaranteed and will be considered on a case-by-case basis, taking into account, amongst other factors, the nature of the circumstances, course availability, administrative requirements, assessment schedules, and any applicable awarding body requirements.
- 12.4 Unless otherwise agreed by the Society in writing:
- 12.4.1 only one deferral will be permitted per learner during the duration of a Course;
 - 12.4.2 a learner granted a deferral must rejoin the next available Cohort nominated by the Society;
 - 12.4.3 any assignments, assessments, practical modules, coursework, or other elements of the Course already completed may, at the Society's discretion and subject to any awarding body requirements, be carried forward to the deferred Cohort;
 - 12.4.4 no refund, whether full or partial, shall be payable where a deferral is granted;
 - 12.4.5 the Society reserves the right to charge a reasonable administration fee in connection with any deferral request;
 - 12.4.6 Where a learner requests a deferral within one (1) calendar month of a scheduled Practical Module, assessment, or other in-person element of the Course, such a request will normally only be granted in exceptional circumstances and shall remain subject to the Society's sole discretion.
 - 12.4.7 Where a deferral is granted pursuant to clause 12.4.6, the Society reserves the right to charge an additional fee to recover all or part of any costs reasonably incurred in connection with the relevant Practical



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Module, assessment, or other in-person element of the Course, including but not limited to venue, assessor, administration, equipment, catering, horse hire, or other associated costs. The amount of any such fee shall be determined by the Society acting reasonably and shall be notified to the learner in writing.

- 12.4.8 Failure to rejoin the Cohort nominated by the Society may result in the learner's place being withdrawn without refund.
- 12.5 Learners returning following a deferral shall be required to comply with all deadlines, assessment requirements, attendance requirements, and progression requirements applicable to the Cohort to which they have been transferred.
- 12.6 Where a learner who has been granted a deferral subsequently fails to engage with the Course, meet published deadlines, make satisfactory progress, submit required assessments, attend practical modules, or comply with any reasonable requirements of the Society, the Society reserves the right, at its sole discretion, to:
- 12.6.1 require the learner to complete outstanding work within a specified timeframe;
 - 12.6.2 place conditions on the learner's continued participation in the Course;
 - 12.6.3 withdraw any further opportunity to defer;
 - 12.6.4 require the learner to repeat or recommence all or part of the Course;
 - 12.6.5 transfer the learner to a later Cohort where the Society considers this appropriate; or
 - 12.6.6 withdraw the learner from the Course without refund.
- 12.7 The Society reserves the right to refuse a request for deferral where it considers that the circumstances do not justify a deferral, where the request would compromise the administration or delivery of the Course, or where a deferral would be inconsistent with awarding body requirements.
- 12.8 Unless otherwise stated in the Course information, all elements of a Course must be completed within thirty-six (36) months of the learner's original Course commencement date. Learners who have not completed the Course within this period may, at the Society's discretion:
- 12.8.1 be required to undertake additional learning, assessment, or practical activities;
 - 12.8.2 be required to repeat specific elements of the Course;
 - 12.8.3 be transferred to a later version or Cohort of the Course; or
 - 12.8.4 be required to re-enrol and pay any applicable fees then in force.
- 12.9 The Society may extend the thirty-six (36) month completion period where delays have arisen as a result of circumstances beyond the learner's reasonable control, where delays have arisen due to the scheduling or administration of the Course by the Society, or where the Society otherwise considers such an extension to be reasonable in the circumstances.
- 12.10 The Society's decisions under this clause shall be made having regard to the effective administration of the Course, the maintenance of academic and professional standards, fairness to other learners, and any applicable awarding body requirements.



13. Cancelling Your Course and Ending the Contract

- 13.1 As a Consumer, by default You have a legal right to a “cooling-off” period within which You can cancel the Contract for any reason, including if You have changed Your mind, and receive a refund. The period begins once We have sent You Your Course Confirmation (i.e. when the Contract between You and Us is formed) and ends when You access (e.g. download or stream) any Paid Content, or 14 calendar days after the date of Our Course Confirmation, whichever occurs first.
- 13.2 After the cooling-off period, You may cancel Your Course at any time. However, except where sub-Clause 13.3 applies, We cannot offer any refunds and You will continue to have access to the Course, Paid Content and/or Practical Module for the remainder of Your current Course whereupon the Contract will end.
- 13.3 If You purchase a Course by mistake which includes access to Paid Content, please inform Us as soon as possible and do not attempt to access any Paid Content. Provided You have not accessed any Paid Content of the Course We will be able to cancel the Course and issue a refund. If You have accessed any Paid Content, We will not be able to offer any refund and You will continue to have access to the Paid Content for the remainder of the Course.
- 13.4 You are not permitted to transfer your place on any Course or Practical Module to another person to attend in your place and you are not permitted to transfer access to any Paid Content to any other person. If You purchase a Course by mistake which includes a Practical Module, please inform Us immediately. Provided You have notified Us within the first 14 days (in accordance with clause 13.1), We will cancel the Practical Module and access to any relevant Paid Content which you have not already accessed and issue a refund for those parts of the Course which you have not attended/accessed.
- 13.5 If We have suspended availability of the Paid Content for more than one calendar month, or We have informed You that We are going to suspend availability for more than one calendar month, You may end the Contract immediately, as described in sub-Clause 8.5. If You end the Contract for this reason within a period of 6 months from the date on which We sent You Your Course Confirmation, We will issue You with a reasonable refund taking into account the period of access you have already had in relation to the Paid Content.
- 13.6 If there is a risk that availability of the Paid Content will be significantly delayed because of events outside of Our control, You may end the Contract immediately. If You end the Contract for this reason and you have not had access to the Paid Content for any part of the first 6 month period from the date on which You received Your Course confirmation, We will issue You with a reasonable refund taking into account the impact of the delay on your ability to access the Paid Content.
- 13.7 If We inform You of an error in the price or description of Your Course or the Paid Content and You wish to end the Contract as a result, You may end it immediately. If You end the Contract for this reason, We will issue You with a full refund.
- 13.8 You also have a legal right to end the Contract at any time if We are in breach of it. You may also be entitled to a full or partial refund and compensation. For more details of Your legal rights, please refer to Your local Citizens Advice Bureau or Trading Standards Office.
- 13.9 If You wish to exercise Your right to cancel, You may inform Us of Your



cancellation in writing by email or by post, or by printing out and completing the cancellation form at the end of these terms and conditions. Cancellation will be effective from the date on which You send Us Your message. Please use the following details:

Email: training@mastersaddlers.co.uk with a copy to
ceo@mastersaddlers.co.uk

Post: The Society of Master Saddlers (U.K.) Ltd,
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG.

in each case, providing Us with Your name, address, email address, telephone number and Course ID.

- 13.10 We may ask You why You have chosen to cancel and may use any answers You provide to improve Our content and services.

14. Refunds

- 14.1 Where you are entitled to a refund from us under these Terms and Conditions, (whether full or partial, including reductions in price) this will be issued within 14 calendar days of the day on which We agree that You are entitled to the refund and will be made using the same payment method that You used when purchasing Your Course.

15. Our Liability to Consumers

- 15.1 Our Courses are provided for your personal use only and we cannot accept any liability to you for any loss you have suffered as a result of any use made of any knowledge or know-how gained during any Course, any unauthorised use of any Paid Content or any loss you have suffered which we could not have reasonably foreseen as arising as a result of your accessing the Paid Content.
- 15.2 We will be responsible for any reasonably foreseeable loss or damage that You may suffer as a result of Our breach of these Terms and Conditions (or the Contract) or as a result of Our negligence. Loss or damage is foreseeable if it would have been an obvious or likely result of Our breach or negligence or if it is contemplated by You and Us when the Contract is created. We will not be responsible for any loss or damage that is not reasonably foreseeable and we will not be liable for the costs of any travel, subsistence or other ancillary expenses relating to attendance at any Practical Courses.
- 15.3 Our Paid Content is intended for non-commercial use only. We make no warranty or representation that the Paid Content is fit for commercial, business or industrial use of any kind. We will not be liable to You for any loss of profit, loss of business, interruption to business, or for any loss of business opportunity.
- 15.4 If, as a result of Our failure to exercise reasonable care and skill, any Content (including but not limited to Paid Content) from Our Sites damages Your device or other content belonging to You, We will either repair the damage or pay You appropriate compensation. Please note that We will not be liable under this provision if:



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- 15.4.1 We have informed You of the problem and provided a free update designed to fix it, but You have not applied the update; or
- 15.4.2 The damage has been caused by Your own failure to follow Our instructions; or
- 15.4.3 Your device does not meet any relevant minimum system requirements that We have made You aware of before You purchased Your Course.
- 15.5 Nothing in these Terms and Conditions seeks to limit or exclude Our liability for death or personal injury caused by Our negligence (including that of Our employees, agents or sub-contractors); or for fraud or fraudulent misrepresentation, or for Paid Content which is not as described.
- 15.6 Nothing in these Terms and Conditions seeks to exclude or limit Your legal rights as a consumer. For more details of Your legal rights, please refer to Your local Citizens Advice Bureau or Trading Standards Office.
- 15.7 We will not be responsible or liable if You are unable to access any Paid Content due to any failure or delay in performing Our obligations under the Contract resulting from any cause beyond Our reasonable control.

16. Complaints and Feedback

- 16.1 We always welcome feedback from Our customers and, whilst We always use all reasonable endeavours to ensure that Your experience as a customer of Ours is a positive one, We nevertheless want to hear from You if You have any cause for complaint.
- 16.2 All complaints are handled in accordance with Our Complaints and Appeals policy and procedure, available from www.mastersaddlers.co.uk.
- 16.3 If You wish to complain about any aspect of Your dealings with Us, please contact Us in one of the following ways:

Telephone: 01449711642

Email: ceo@mastersaddlers.co.uk

Post: Office Manager,
The Society of Master Saddlers (U.K.) Ltd,
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG;

17. How We Use Your Personal Information (Data Protection)

We will only use Your personal data as set out in Our Privacy Policies available on our website.

18. Other Important Terms

- 18.1 We may transfer (assign) Our obligations and rights under these Terms and Conditions (and under the Contract, as applicable) to a third party (this may happen, for example, if We sell Our business). If this occurs, You will be informed by Us in writing. Your rights under these Terms and Conditions (and



the Contract) will not be affected and Our obligations under these Terms and Conditions (and the Contract) will be transferred to the third party who will remain bound by them.

- 18.2 You may not transfer (assign) Your obligations and rights under these Terms and Conditions (and under the Contract) without Our express written permission.
- 18.3 The Contract is between You and Us. No other person shall have any rights to enforce any of its terms.
- 18.4 If a court or other authority finds that any part(s) of these Terms and Conditions are unlawful, the remaining parts will remain in full force and effect.
- 18.5 If We fail to take steps or delay in taking steps to enforce any of Our rights against You under these Terms and Conditions, that will not prevent Us doing so at a later date, for example Our right to require You to make any payment which has become payable under the Contract.
- 18.6 We may revise these Terms and Conditions from time to time in response to changes in relevant laws and other regulatory requirements. If We change these Terms of Sale as they relate to Your Course, We will give You reasonable advance notice of the changes and provide details of how to cancel if You are not happy with them (also see sub-Clause 13.1 above).
- 18.7 The Society of Master Saddlers (U.K.) Ltd is a registered trademark and may only be displayed by persons authorized to do so by The Society of Master Saddlers (U.K.) Ltd. Attendance and completion of one of Our Courses, Practical Modules or Paid Content does not qualify You, to display Our logo. You are also not permitted to use the term 'Certified/Trained by the Society of Master Saddlers' or any version thereof. When stating that You have attended one of Our Courses, Practical Modules or Paid Content, the full title of the Course must be shown to indicate the level of training received. Courses do not lead to a qualification unless stated in the Course details, and delegates must not imply such. A 'Confirmation of Attendance' will be sent to all delegates for CPD purposes.

18 Law and Jurisdiction

- 18.1 These Terms and Conditions, and the relationship between You and Us (whether contractual or otherwise) shall be governed by, and construed in accordance with, the law of England & Wales.
- 18.2 Nothing in sub-Clause 18.1 above takes away or reduces Your rights as a Consumer.



THE SOCIETY OF MASTER SADDLERS
Office 26, Rural Innovation Centre, Stoneleigh Park, Kenilworth,
Warwickshire, CV8 2LG



Model Cancellation Form

(Complete and return this form only if you wish to withdraw from the contract)

To:

The Society of Master Saddlers (U.K.) Ltd,
Office 26, Rural Innovation Centre,
Stoneleigh Park,
Kenilworth,
Warwickshire,
CV8 2LG.

Telephone: 01449711642

Email: ceo@mastersaddlers.co.uk

I/We [*] hereby give notice that I/We [*] cancel my/our [*] contract of sale of the following goods [*]/for the supply of the following service [*],

Ordered on [*]/received on

[*], Name of consumer(s),

Address of consumer(s),

Signature of consumer(s) (only if this form is notified on paper),

Date

[*] Delete as appropriate

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Warwickshire, CV8 2LG



Version	Date	Summary of Changes
1.0	2025	Initial issue
1.1	Nov 2025	Update office address and contact details
1.2	June 2026	Added Deferrals, Extensions and Course Progression